

銀行業關係行銷策略對顧客信任、滿意度與忠誠度影響之研究

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摘要

本研究主要在探討銀行業採用關係行銷策略對顧客信任、滿意度及忠誠度之關聯性影響。研究採用文獻探討法以發展理論架構及設計問卷題項，並以郵寄問卷、隨機抽樣方式，收集銀行顧客主觀知覺感受及看法，再進行資料統計分析，問卷回收率為44.4%。問卷題項及因素構面之信度值介於0.842至0.870之間，且由於問卷題項係參考相關研究之問卷改編而成，故具有相當良好的內容信度及構念效度。描述統計分析結果顯示：在各種關係行銷策略及活動中，以「銀行貼心的服務讓您更願意和它往來」的滿意程度最高；而顧客信任則以「銀行的信用讓您不會太擔心出什麼差錯」之同意程度最高；顧客滿意度則以「銀行具有完備的自動化設備」，最讓顧客感到滿意。至於顧客忠誠度，則以「您願意與該銀行繼續往來」之同意程度最高。變異數分析及假說考驗結果則顯示：顧客教育程度不同對關係行銷策略之看法亦不同，但其它顧客屬性則不會影響關係行銷策略及顧客忠誠度的看法及同意程度。進一步迴歸分析及路徑分析發現：關係行銷策略對顧客信任與顧客滿意度具有正向影響關係；而顧客信任及滿意度則進一步又對顧客忠誠度產生正向關聯性影響。本研究結果相當據有實務應用價值，可提供銀行業者參考，當銀行業者欲增進顧客對銀行之滿意度與忠誠度，則在客戶申請各項業務時，應減免相關申請費用；若能秉持貼心的服務態度，提供完備的自動化服務設備，則可讓客戶更願意和銀行往來。

關鍵詞：關係行銷策略；顧客信任；顧客滿意度；顧客忠誠度

目錄

封面內頁 簽名頁 授權書.....	iii	中文摘要.....	iii
.....iv 英文摘要.....	iv	v 誌謝.....	v
.....vii 目錄.....	vii	viii 圖目錄.....	viii
.....x 表目錄.....	x	xi 第一章 緒論 第一節 研究背景.....	xi
.....1 第二節 研究動機.....	1	.....3 第三節 研究目的.....	3
.....6 第四節 研究流程.....	6	.....7 第二章 文獻探討 第一節 名詞詮釋.....	7
.....8 第二節 關係行銷策略之相關研究.....	8	.....17 第三節 顧客信任之相關研究.....	17
.....18 第四節 顧客滿意度之相關研究.....	18	.....19 第五節 顧客滿意度與顧客忠誠度之關係.....	19
.....20 第三章 研究方法 第一節 研究架構.....	20	.....22 第二節 研究變項的操作性定義.....	22
.....23 第三節 研究假說.....	23	.....28 第四節 研究設計.....	28
.....30 第五節 統計分析方法.....	30	.....31 第六節 研究範圍及對象.....	31
.....34 第四章 研究結果與討論 第一節 基本資料分析結果.....	34	.....36 第二節 各變項描述統計分析結果.....	36
.....44 第三節 因素分析及信度與效度之檢定結果.....	44	.....49 第四節 假說檢定結果.....	49
.....54 第五節 路徑分析結果.....	54	.....60 第六節 管理意涵.....	60
.....63 第五章 結論與建議 第一節 研究總結.....	6366 第二節 建議.....	66
.....68 第三節 研究限制及後續研究.....	6868 參考文獻.....	68
.....71 附錄.....	7181	81

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